## Abstract of the Disclosure

A method and apparatus is provided for defining rules in a general-purpose rules engine and applying those rules to the rating of usage records, optionally using external data sets, without reprogramming the engine. Available inputs, data sets, and required outputs are defined and rules are entered into a spreadsheet. The rules are extracted and compiled, then executed. The method and apparatus are applicable to any service that requires billing or other business response based on customer usage of the service(s).